MEDICAL Insured Preferred Provider Plan Service Area

	MEDICAL	Product	Form	CARRIERS' SERVICE AREA BY COUNTY													
	Insured Preferred Provider Plans	Name	Number	Barn Berk Bris Duk E			Ess	Frank Hmpd Hmps			Midd	Nant	Norf	Plym	Suff	Worc	
1	Aetna Life Insurance Company	Open Choice	GR-9			All		All	Part	All	Part	All		All	All	All	All
2	Allianz Life Insurance Company of America	Total Health Plan	GMM-MA-P			All		All		All		All		All	All	All	All
3	American Chambers Life Insurance Company	CarePlus	UCH-105:3/98(MA)	All	All	All	All	All	All	All	All	All	All	All	All	All	All
4	Blue Cross and Blue Shield of Massachusetts, Inc.	Blue Care Elect	PPO (7-1-98)	All	All	All	All	All	All	All	All	All	All	All	All	All	All
5	Blue Cross and Blue Shield of Massachusetts, Inc.	Blue Care Elect	PPO 90 (7-1-98)	All	All	All	All	All	All	All	All	All	All	All	All	All	All
	Blue Cross and Blue Shield of Massachusetts, Inc.	Blue Care Elect	PPO 80 (7-1-98)	All	All	All	All	All	All	All	All	All	All	All	All	All	All
7		Blue Care Elect/Preferred	PPO PREF (7-1-98)	All	All	All	All	All	All	All	All	All	All	All	All	All	All
8	CIGNA HealthCare of Massachusetts, Inc. 1	CMHC Plus & Plus II	Plus & Plus II					Part	Part	Part	Part	Part		Part			All
	Connecticut General Life Insurance Company	PPO	GM6000 SC19 et al.	All		All		All		All	Part	All		All	All	All	All
	Connecticut General Life Insurance Company	Flexcare II	GM6000 FLX138	All		All		All		All	All	All		All	All	All	All
	Coordinated Health Partners, Inc.	Blue ChiP Plus Plan 10	MANP-01-0198			Part								Part			Part
	Fidelity Security Life Insurance Company	Fidelity 1/ Fidelity 2	C-5039MA			All		All		All		All		All	All	All	All
	First Allmerica Financial Life Insurance Company	Total Health Plan	GP2000-THP-88	All		All		All	All	All		All		All	All	All	All
	First Allmerica Financial Life Insurance Company	Mutual Alliance Plan	GC3-MAP-93 et al.	All	A	All		All	All	All	All	All		All	All	All	All
	First Allmerica Financial Life Insurance Company	Allmerica Health	GP/GC3-1-91 et al.	All	All	All	۸	All	All	All	All	All		All	All	All	All
	Fortis Benefits Insurance Company	PPO w/ PHCS	GC-81	All	A !!	All	All	All	All	All	All	All		All	All	All	All
	Fortis Benefits Insurance Company	PPO w/ HCVM	GC-81	All	All	All	All	All	All	All	All	All	All	All	All	All	All
	Fortis Insurance Company ²	Group Portfolio	20735	All		All	All	All	All	All	All	All		All	All	All	All
	General American Life Insurance Company	Preferred Provider Plan	MCC-88-CP-1(20) et al.	All		All		All				All		All	All	All	All
	General American Life Insurance Company	Point of Service Plan	MCP(C)-88-POS (20) et al.	All		All		All				All		All	All	All	All
	Gerber Life Insurance Company	Pioneer Group Trust-Pioneer Health	PMM-921/PMMC-921		All	A !!			All	All	All	A 11					AII
	Gerber Life Insurance Company	Pioneer Group Trust - HCVM	PMM-921/PMMC-921	A 11	All	All	AII	AII	All	All	All	All	AII	A 11	AII	AII	All
	Gerber Life Insurance Company Great-West Life & Annuity Insurance Company	The Colonial Plan Great West PPO	HMM-97C (MA-SEG) GH-193	All		All	All	All	All	All	All	All	All	All	All	All	All
	(The) Guardian Life Insurance Company of America	Private Heathcare Systems	GP-1R3-1.0 ET AL.	All	All	All	All	All	All	All	All	All	All	All	All	All	All
	Harvard Pilgrim Health Care, Inc.	The Harvard Pilgrim PPO	MAGPPO1	All	All	All	All	All	All	All	All	All	All	All	All	All	All
	Health New England, Inc.	HNE Advantage	HNE ADVANTAGE 1/98	All	All	All		All	All	All	All	All		All	All	All	Part
	Health New England, Inc.	HNE Advantage II	HNE ADVANTAGE II 1/98		All				All	All	All						Part
29	John Alden Life Insurance Company - Pioneer	Spectrum PPO/Spectrum PPO+	J-3000-CC(MA)(PPO)6/93		All			All	All	All	All						All
30	John Alden Life Insurance Company - PHCS	Spectrum PPO/Spectrum PPO+	J-3000-CC(MA)(PPO)6/93	All	All		All	All	All		All	All		All		All	All
31	John Alden Life Insurance Company - Pioneer	JAHP PPO/PPO+	J-3050-CC	, (11	All		, 111	, 111	All	All	All	, 111		, 311		, (11	All
32	John Alden Life Insurance Company - PHCS	JAHP PPO/PPO+	J-3050-CC	All		All	All	All				All		All	All	All	All
33	John Alden Life Insurance Company - Pioneer	JAHP PHN	J-3050-CC		All				All	All	All						All
	John Alden Life Insurance Company - PHCS	JAHP PHN	J-3050-CC	All		All	All	All				All		All	All	All	All
35	John Alden Life Insurance Company - Pioneer	JAHP Gatekeeper/Gatekeeper+	J-3050-CC		All				All	All	All						All
36	John Alden Life Insurance Company - PHCS	JAHP Gatekeeper/Gatekeeper+	J-3050-CC	All		All	All	All				All		All	All	All	All
37	John Hancock Life Insurance Company	Signature Hancock Preferred	GC-COV-0004 et al.	All		All		All				All	All	All	All	All	All
38	Matthew Thornton Health Plan, Inc.	Preference Plan	MTHP-1190-96					All	Part			All		Part		All	Part
39	(The) MEGA Life and Health Insurance Company	Student Injury & Sickness Plan	94-MA		Part	All		All		All		All		All	Part	All	All
		Hospital Surgical w/ Pref. Prov. Benefi		All	All	All	All	All	All	All	All	All	All	All	All	All	All
41	Mutual of Omaha Insurance Company	Mutually Preferred	7000CI-M-EZ	All		All		All				All		All	All	All	All
	New England Life Insurance Company	Small Group Pioneer Health Care	CERT 500-50.2						All	All	All						Part
	New England Life Insurance Company	Small Group PHCS	CERT 500-50.2	All		All		All	All	All	All	All		All	All	All	All
44	New England Life Insurance Company	New England Point of Service	TNE-GH196	All		All		All				All		All	All	All	All

Page 4 As of September 14, 2000

MEDICAL Insured Preferred Provider Plan Service Area

	MEDICAL	Product	Form	CARRIERS' SERVICE AREA BY COUNTY													
	Insured Preferred Provider Plans	Name	Number	Barn	Berk	Bris	Duk	Ess	Frank	Hmpd	Hmps	Midd	Nant	Norf	Plym	Suff	Worc
45	Phoenix American Life Insurance Company	Phoenix Preferred Option	GC-C-1.1 et al	All		All		All	All	All		All		All	All	All	All
46	Phoenix Home Life Mutual Insurance Company	Phoenix Preferred Option	GC-2100-1.1 et al.	All		All		All	All	All		All		All	All	All	All
47	ReliaStar Life Insurance Company	Premier Benefits	B-1234 (5-96) PPO	All		All	All	All	All	All	All	All	All	All	All	All	All
48	Sentry Select Insurance Company	Deere Preferred Certificate	HF5002MA (4/99)	All		All		All	All	All	All	All		All	All	All	All
49	Trustmark Insurance Company	Preferred Option Healthcare Plan	S989C	All		All		All	All	All	All	All		All	All	All	All
50	Tufts Associated Health Maintenance Organization, Inc.	POS Option	CC-MAPOS-001 Ed. 8-98	All	All	All		All	All	All	All	All		All	All	All	All
	Tufts Associated Health Maintenance Organization, Inc.	PPO	MA-PPO-001, 002, 003 Ed. 9-99	All	All	All		All	All	All	All	All		All	All	All	All
	UniCARE Life and Health Insurance Company	Preferred Plus Western	GCR0100		All				All	All	All						
53	UniCARE Life and Health Insurance Company	Preferred Plus Eastern - Comm Care	GCR0100	All		All		All				All		All	All	All	All
54	UniCARE Life and Health Insurance Company	Preferred Plus Eastern - Cost Care	GCR0100	All		All		All				All		All	All	All	All
55	UniCARE Life and Health Insurance Company	Preferred Plus - HCVM	GCR100	All		All	All	All				All	All	All	All	All	All
	United HealthCare Insurance Company	Evercare	EC-MA.101 (Rev. 1/99)					All				All		All		All	
57	United HealthCare Insurance Company	Gatekeeper PPO	C-PSI	All		All		All		All		All		All	All	All	All
58	United HealthCare Insurance Company	Preferred Provider Organization	C-PPI	All		All		All		All		All		All	All	All	All
59	United HealthCare Insurance Company	Direct Access	CPCEMA497	All		All		All		All		All		All	All	All	All
60	United of Omaha Life Insurance Company	Mutually Preferred	7000CI-U-EZ	All	All	All	All	All	All	All	All	All	All	All	All	All	All

^{1.} Effective January 1, 1999 Healthsource of Massachusetts Inc. changed its name to CIGNA HealthCare of Massachusetts, Inc.

Page 5 As of September 14, 2000

² Effective April 1, 1998 Time Insurance Company changed its name to Fortis Insurance Company.

^{3.} Effective September 30, 1999, John Deere Insurance Company was acquired by Sentry Insurance, A Mutual Company and changed its name to Sentry Select Insurance Company.

^{*} Please note that the following companies and or products do not appear above due to the company's decision to withdraw the offer of its plan(s) in Massachusetts Aetna Life Insurance Company (GR-9 Managed Choice only), Arbella Life and Health Insurance Company, Community Health Plan, Conseco Medical Insurance Company, Continental Assurance Company, CUNA Mutual Insurance Society,
Fortis Insurance Company (Form 192-MA only), John Alden Life Insurance Company (Spectrum PPO+ utilizing the Preferred Plus network only), National Health Insurance Company, Pioneer Life Insurance Company,
Metropolitan Life Insurance Company, New York Life Insurance Company, Pilgrim Health Care, Inc., and Principal Life Insurance Company.